

**MARKET STREET BANCSHARES, INC.**

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1250437	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$855	\$884	3.3%		
Loans	\$647	\$633	-2.1%		
Construction & development	\$36	\$20	-43.2%		
Closed-end 1-4 family residential	\$54	\$50	-5.9%		
Home equity	\$26	\$25	-2.9%		
Credit card	\$0	\$0			
Other consumer	\$8	\$4	-57.4%		
Commercial & Industrial	\$129	\$121	-5.9%		
Commercial real estate	\$206	\$217	5.7%		
Unused commitments	\$85	\$91	6.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$47	\$108	131.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$67	\$47	-28.8%		
Cash & balances due	\$15	\$40	164.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$23	\$20	-15.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$24	\$18	-22.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$778	\$806	3.6%		
Deposits	\$776	\$803	3.6%		
Total other borrowings	\$0	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$78	\$78	0.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	8.6%	--		
Tier 1 risk based capital ratio	11.1%	11.0%	--		
Total risk based capital ratio	12.3%	12.1%	--		
Return on equity <sup>1</sup>	13.2%	5.8%	--		
Return on assets <sup>1</sup>	1.2%	0.5%	--		
Net interest margin <sup>1</sup>	3.9%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	63.6%	49.3%	--		
Loss provision to net charge-offs (qtr)	107.8%	134.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.5%	0.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	15.2%	0.3%	3.9%	0.5%	--
Closed-end 1-4 family residential	3.6%	5.3%	0.1%	0.5%	--
Home equity	0.0%	1.2%	0.0%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	1.7%	0.1%	0.3%	--
Commercial & Industrial	0.7%	3.1%	0.2%	0.0%	--
Commercial real estate	2.2%	3.8%	0.0%	0.4%	--
Total loans	2.1%	2.5%	0.4%	0.2%	--